

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Paul A. Brintzenhoff  
 Melissa D. Brintzenhoff  
 Debtors

Case No. 14-16095-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb +Paul A. Brintzenhoff, Melissa D. Brintzenhoff, 322 Fancy Hill Road,  
 Boyertown, PA 19512-8152  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13357857 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 13505717 +George M. Lutz, Esquire, Case, DiGiambardino & Lutz, P.C., 845 North Park Road, Suite 101,  
 Wyomissing, PA 19610-1342  
 14323593 +George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C.,  
 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284  
 13413206 +MetEd A FirstEnergy Company, FirstEnergy Corp, 331 Newman Springs Road, Bldg 3,  
 Red Bank NJ 07701-5688  
 13452853 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2019 02:56:16  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 14 2019 02:56:38 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13369535 EDI: GMACFS.COM Dec 14 2019 07:43:00 Ally Bank serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13413260 EDI: AIS.COM Dec 14 2019 07:43:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13394531 +EDI: BANKAMER.COM Dec 14 2019 07:43:00 BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT.,  
 MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414  
 13377506 E-mail/PDF: resurgentbknofications@resurgent.com Dec 14 2019 02:59:48 CACH, LLC,  
 PO Box 10587, Greenville SC 29603-0587  
 13380938 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 14 2019 02:55:56 Green Tree Servicing LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
 13409108 EDI: BL-BECKET.COM Dec 14 2019 07:43:00 NCEP, LLC, assignee of UNITED DEBT, HOLDINGS, LLC,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13391638 EDI: TDBANKNORTH.COM Dec 14 2019 07:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,  
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13802371 ##+George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C.,  
 1100 Berkshire Blvd., Suite 301, Wyomissing, PA 19610-1292

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
Form ID: 3180W

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Total Noticed: 20

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
GEORGE M. LUTZ on behalf of Debtor Paul A. Brintzenhoff glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
GEORGE M. LUTZ on behalf of Joint Debtor Melissa D. Brintzenhoff glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
PAUL WILLIAM CRESSMAN on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor Green Tree Servicing LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler  
Capital ecfmail@mortoncraig.com, mhazlett@mortoncraig.com/mortoncraigecf@gmail.com  
TOTAL: 12

<b>Information to identify the case:</b>			
Debtor 1	<b>Paul A. Brintzenhoff</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Melissa D. Brintzenhoff</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>14-16095-amc</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul A. Brintzenhoff  
aka Paul Brintteenhoff

Melissa D. Brintzenhoff

12/12/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**